

"Dead Beat" Is Gone "Slow Pay" Is Going

Co-operation among Memphis retail credit men has practically eliminated the "dead beat"—the man who knowingly and wilfully buys beyond his means, or who evades the payment of his just obligations.

The same instrumentality will now be used by the 203 Memphis retail merchants who are instituting this campaign to bring about the elimination of slow and undesirable accounts, and to impress upon all charge customers alike the necessity of meeting their bills promptly when due.

This is a condition forced upon the retail merchants regardless of their past attitude toward the slow-paying customer. Always an imposition, it is no longer possible, as under pre-war conditions, for the merchant to carry this burden—jobbing and manufacturing terms have been reduced from 60 to 90 days to 30 and even 10 days, and some classes of merchandise can now be bought only for cash. Moreover, increased merchandise costs require the employment of much more working capital than in the "old days."

Today everyone is called upon to contribute his or her full quota to the successful conclusion of the war. Merchants are requested by the government to keep their total assets in as liquid a condition as possible—to conserve their capital in every way, and to buy Liberty Bonds and contribute to war funds to the fullest extent. They cannot adequately comply with this request and at the same time permit the further and continued abuse of their 30-day terms.

Nor can man power be conserved if merchants are compelled to maintain an elaborate collection department. It should not be necessary to send a collector for the payment of your account. Six Memphis stores alone have been employing forty persons in this department. This should not be—it cannot continue.

Let us be plain. If you have been taking your own time in paying your bills because you felt the merchant was either unable or unwilling to enforce his terms, take heed. Pay your October accounts now—they are due. Remember that your future credit standing depends not on how CAN you pay your bills, but how DO you pay them.

Retail Credit Men's Association of Memphis

203 Leading Local Firms

CASUALTY LIST

(Continued From First Page.)

Privates Tom Pierce, R. F. D. 1, Box 215, Memphis; William F. Johnson, 710 54th avenue north, Nashville; Johnnie Jones, R. F. D. 1, Warren; James Boyles, Springfield.

MISSISSIPPI

Killed in action: Privates E. E. Durkin, R. F. D. 5, Corinth; Sam H. Mullins, Fort. D. 5, Corinth; Fred D. D. 5, Corinth; Walter L. Irby, Meridian; William H. Stewart, Natchez; Corps. Milton May, R. F. D. 2, Tombagua; Robert B. Mevey, 6 East street, West Point; Privates Haywood G. Phillips, Percy; Leo W. Caldwell, Coahoma; Andrew Dudley, R. F. D. 10, Crenshaw; Thomas Robinson, Shaw; Robert T. Johnson, R. F. D. 2, Valden.

Wounded slightly: Privates O. D. Miller, Mayague; Arthur Bunnell, Sumrall.

ARKANSAS

Killed in action: Privates Clarence E. Beely, Springdale; William E. Stone, Hobart; Joe D. Stout, Atkins. Died from wounds: Private Fred Perkinson, Russellville; Chester W. Bawn, Paragould. Died accident and other causes: Private George A. Christian, R. F. D. 5, Jonesboro. Died of disease: Privates David F. Church, Detroit; Hiram F. Denton, Okla.; David M. Sipes, Rowe; Will H. Stanford, Burdett; Loren E. Miller, R. F. D. 1, Strickler.

Wounded, degree undetermined: Lieut. Fred G. Beckman, 517 N. 21st St., Fort Smith; Corporal Lester Carter, Hawk; Privates William J. Hutton, Gladys; James A. McDuffie, Hampton.

Wounded slightly: Privates Thomas N. Bragg, Conway; Ross Hays, Lincoln; Andrew C. Trent, Batesville.

ALABAMA

Killed in action: Corporals Ewing Jones, R. F. D. 1, Springville; Ellis E. Sanders, Lawley; Private William H. Goss, R. F. D. 2, Piedmont. Died from wounds: Corporals William A. Patterson, Pell City; William P. Keys, R. F. D. 1, Moulton; Sam Barr, Bessemer; Privates Lester F. Ferguson, Prospect; Arthur F. Hines, Montgomery; James B. Thomas, Gurley. Died of disease: Private Henry A. Adams, Abbeville; Sergeant Andrew Bailey, Bessemer; Private Perry E. Dalton, Sluicem.

Wounded severely: Private Newton Armstrong, R. F. D. 3, Hamilton. Wounded, degree undetermined: Sergeant George Fant, Eden; Corporal Samuel Weeks, Anniston; Privates Evans Aubrey, Jamison; George H. Fortner, R. F. D. 4, Cullman; George H. Moore, Leeds; Roy C. Wright, Birmingham; Emil A. Isaacson, Mobile; Mark L. Chandler, Birmingham; Grover Gant, Gunterville; Melvin Leggett, Hartford; George V. Parr, Alabama City.

Wounded slightly: Capt. Joe P. Essinger, Alabama City; Sergeant Thomas M. Frasier, Towns; Corporal Henry Wingender, Bon Secour; John W. Bell, R. F. D. 2, Gadsden; Andy Hall, R. F. D. 2, Lincoln; Bugler Thomas Plannagan, Anniston; Privates William P. Moncrief, R. F. D. 7, Gardendale; Benjamin Russell, Mobile; Ben F. Sawyer, Roy; Joe Scott, Bessemer; Leslie W. Aubrey, Lemoore; Thomas F. Sanford, Key; James R. Owens, Gretna; Fletcher Webb, Seaboard; Lester Flynn, Beavertown; Cyrus C. Nesbitt, R. F. D. 1, Town Creek; Allan Riley, Hartford; Hannis R. Smith, Mobile; John L. Stewart, R. F. D. 3, Hartford; Jodie P. Rutledge, R. F. D. 1, Leeburg; Luther Rutledge, Birmingham. Missing in action: Lieut. Samuel P. Callard, Jr., Mobile; Privates Alvin J. Livingston, R. F. D. 6, Cullman; Clifford O. Wilson, R. F. D. 1, Deatsville; Jack Inman, Tusculuma.

KENTUCKY

Killed in action: Sergt. Robert Chalfont, Covington; Corp. Edgar R. Emmert, Heald; Privates Carl L. Kirchner, Louisville; Ira C. Turner, Norton; Deed Smith, Columbia; Bob Reese, R. F. D. 2, Fulton; Herbert T. Lawson, Louisville; James Hall, Bagert; Addis Higginbotham, Ono; Irwin Hitchcock, Oil Springs; Frank Bradley, Farrant; William E. Fogle, Hodgenville; Dewey Woody, Burnside; Harry F. Kendall, Louisville.

Died from wounds: Privates Almon C. Claywell, Bakerton; John Pence, Pence; Douglas Taylor, Narrows.

Died of disease: Corp. Will Parrish, R. F. D. 6, Glasgow; Wagoner Edgar Kittinger, Island; Privates Luther Allen, Bakerton; Cole Day, Hanson; Emmett L. Hay, Big City; James A. Clayton, New Hope; Jesse Cummings, Orchard; Jerry Jump, Jennings; Charles Obanyon, Burkesville; Leonard Perry, Boone Camp; Irl D. Roy, Seals; James Lloyd, R. F. D. 3, Springfield; Leslie Skaggs, Samaria.

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Died of disease: Corps. Clark Hickman, R. F. D. 2, Colfax; George Claborn, Anchorage; Privates Edward P. Oncale, Labadieville; Ignace Laude, Jeanerette; Ambrose Cutrer, Amite.

Died of wounds: Corporals James L. Bryan, Catherine Lake; Erwin C. Graham, Gastonia; Privates Bennie Eakes, R. F. D. 2, Oxford; John W. Perry, R. F. D. 1, McCullers; Enos H. Fretz, Wilson; Aaron B. Bowler, Mossburn; Charles L. Hastings, R. F. D. 5, Kernersville; William A. Jordan, R. F. D. 2, Middlesex; John E. Essell, Rocky Mount.

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Died of wounds: Corporals James L. Bryan, Catherine Lake; Erwin C. Graham, Gastonia; Privates Bennie Eakes, R. F. D. 2, Oxford; John W. Perry, R. F. D. 1, McCullers; Enos H. Fretz, Wilson; Aaron B. Bowler, Mossburn; Charles L. Hastings, R. F. D. 5, Kernersville; William A. Jordan, R. F. D. 2, Middlesex; John E. Essell, Rocky Mount.

Died of disease: Cook Arthur R. Howell, Thomaville; Privates Jasper L. Wise, Fontafiora; Robert Baker, Meadows; Ewart S. Jamerson, Swiss; Selmon Godwin, R. F. D. 2, Selma; Willis H. Bryant, R. F. D. 1, Bethel; Luke Ham, R. F. D. 6, Henderson; James A. Johnson, Argyle; Rose Peck, Jamesville; Horace Williams, R. F. D. 1, Kipling; Claud Lewis, Chadburn.

Wounded severely: Privates Anceel B. Clark, Morgantown; Edward A. Mills, R. F. D. 1, Winnabow; Archie E. Potts, R. F. D. 1, Advance; Edwin H. Shuford, Hickory.

Wounded, degree undetermined: Corporal John C. Butler, Winston-Salem; Wagoner Dorman L. Mercer, Bolivia; Privates Carroll P. Williams, Oxford; Robert J. Steele, R. F. D. 2, Selma.

Wounded slightly: Privates Ernest L. Murray, Attamah; Will Robinson, Killebrew; William Williams, Jamesville. Missing in action: Privates Edgar Bodford, Windom; Robert P. Grubbs, Greensboro; John B. Cardale, Tarboro.

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Killed in action: Lieut. Theodore A. Bryan, Moberly; Battalion Sergt. Maj. Roswell B. Sayre, Ferguson; Sergt. Albert A. Grosky, St. Louis; Mechanic Eugene S. Whittington, St. Louis; Corps. Albert J. Hardin, Elwood; Wilbur C. Odum, Unionville; Robert R. Mahon, St. Louis; Cook Frank H. Fleming, Doe Run; Privates George B. Chester, Kansas City; Ora R. Clark, Ketterville; Harry M. Nickels, Kahoka; Charles E. Milburn, St. Joseph; Perdition, Queen City; Roy Anderson, Essex; Andrew B. Carrigan, St. Louis; Claude D. Fleming, Maitland; Reuben Smith, St. Joseph; John Province, Jr., Irondale; Harvey L. Sibert, Sedalia; Walter Southern, Steele; John L. Volmar, Cabool; Everett A. Smith, Red Top; John T. Barnby, Kansas City; Henry L. Darden, Clinton; Arthur P. Kirtley, St. Joseph; Leon R. Teater, Grove Spring; Robert L. Buren, St. Louis; Ralph J. Storey, Brookfield; John W. Klops, Luray; Huber Smart, Lebanon; Henry Horton, St. Louis; Myrl W. Howe, Elmer; Claude E. Kessler, Webb City; Herbert C. Pipes, Rocheport.